



Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

NORTH AMERICAN REVIEW

NO. DCLII.

MARCH, 1910.

ONE YEAR OF MR. TAFT.

BY EDWARD G. LOWRY.

MR. TAFT has been President of the United States one year. When he came into office he did not have a single political or personal enemy. He had been elected by the largest popular vote ever given any candidate for the presidency. Democrats vied with Republicans last March in their expressions of friendship and esteem for the new President. Never, perhaps, did a President enter office under happier conditions. He had the esteem, the good-will and the hearty good wishes of all of his countrymen. His campaign had caused no rancors or bitterness. The future was as clear as his present was then peaceful. Now, one year later, there undeniably exists a certain lack of confidence in the Taft Administration, a certain doubting, a disposition to reluctantly withhold adverse judgment, or, among extremists, downright disapprobation. Clearly there exists an honest doubt in the minds of thousands of worthy and reputable persons of President Taft's courage, of his devotion to the general welfare, of his desire to enlist on the side of the weak against the strong. As it is commonly phrased in the political jargon of these doubters, Mr. Taft is not a sincere believer and upholder of the "Roosevelt policies." He has (they say) aligned himself with the "reactionaries" with whom his natural sympathies lie.

It does not matter that these doubts are without any real basis. It does not matter that he is plentifully endowed with courage. It does not matter that the motives influencing his conduct are transparently lofty and simple, and that he is honest with himself and in his public relations to a degree apparently little realized by those who do not know him. It was only a little while ago as political history goes that only an insignificant minority of the people of the United States had any faith in the honesty, integrity, and pure motives of Grover Cleveland. However, these are not things for present consideration. The fact under scrutiny is that President Taft does not command unreserved popular confidence. He has, it is widely reported, "lost ground" since his election. My purpose is to endeavor to set forth what I conceive to be the causes of the present lukewarmness in various sections of the country toward Mr. Taft's Administration, and the suppressed hostility which it is encountering in other quarters.

The main causes, as I see them, that render Mr. Taft suspect in the minds of those who doubt his devotion to the public interests lie (*a*) in the circumstances of his nomination and election, (*b*) disappointment over the tariff bill and (*c*) Mr. Taft's speeches at Boston, Massachusetts, and Winona, Minnesota, delivered in September last at the beginning of his "swing around the circle." Minor contributing causes have been the nimble squirming around the provision of the Constitution which would have prevented Mr. Knox from becoming Secretary of State, the not so flagrant evasion of the constitutional prohibition which prevented A. T. Stewart (during Grant's Administration), but allowed Franklin Mac Veagh to become Secretary of the Treasury, what has come to be known as the "Crane incident," and the Ballinger-Pinchot feud.

Toward the close of his administration Mr. Roosevelt concerned himself largely with the choice of his successor. He wanted a President to succeed him in the White House who would "clinch my policies." He was a long while making up his mind. For a time he was undecided as between Elihu Root, his Secretary of State, and William H. Taft, his Secretary of War. He thought at one time that Mr. Root might do or say something on his tour of South America that would capture the popular imagination to a degree to give him "availability" for the Republican nomination for the Presidency. I don't know whether Mr. Root ever had

this idea or not, but after he returned home he made speeches in the Mississippi Valley and elsewhere apparently designed to attract popular attention and enlist political interest. There followed no marked popular response. At any rate, Mr. Root presently dropped out of Mr. Roosevelt's calculations, leaving Mr. Taft alone in the running.

The Secretary of War proved a most reluctant candidate. He was overborne in his desire not to make the contest for the nomination. When the idea or plan, call it what you will, was broached to him Mr. Taft said his ambition did not lie in the White House. He had hoped to round out his public career on the bench of the United States Supreme Court. His desires and training all led that way. But the persuasions of Mr. Roosevelt, and perhaps others nearer to Mr. Taft, proved potent. It is, perhaps, not widely nor commonly known that at one time before Mr. Taft's consent had been obtained, Charles E. Hughes, Governor of New York, was Mr. Roosevelt's second choice for the Republican nomination. If Mr. Taft had not been finally induced to make the race it seemed probable at one period that the whole weight of Mr. Roosevelt's influence, prestige and skill in political manipulation would have been thrown to Governor Hughes.

However, Mr. Taft was induced to make the contest for the nomination. Frank H. Hitchcock was employed as his political manager and at once began under the tutelage and advice of Mr. Roosevelt the hunt for delegates, which ended at Chicago on June 18, 1908, when William H. Taft, of Ohio, was nominated for President in the Republican National Convention on the first ballot, the vote being William H. Taft, 702; Philander C. Knox, of Pennsylvania, 68; Charles E. Hughes, of New York, 67; Joseph G. Cannon, of Illinois, 58; Charles W. Fairbanks, of Indiana, 40; Robert M. La Follette, of Wisconsin, 25; Joseph B. Foraker, of Ohio, 16; Theodore Roosevelt, of New York, 3. Mr. Roosevelt absolutely dominated the convention which nominated Mr. Taft. He was in constant communication over the long-distance telephone between Chicago and Washington with Mr. Hitchcock and others managing Mr. Taft's affairs before the convention. He was consulted before any important step was taken, and his wishes were deferred to, and his orders obeyed. That, I think, hardly will be disputed by any one who attended the convention and who was familiar with what was being done at the time.

Mr. Taft does not lack clarity of mind, and he recognized fully his indebtedness to Mr. Roosevelt. He knew then that he could not be nominated without Mr. Roosevelt's assistance, and that he would not have been nominated lacking Mr. Roosevelt's aggressive determination that he should be. In the period after he became an avowed candidate and before his nomination, Mr. Taft was often urged by his personal friends to separate himself from the Roosevelt Administration; to resign his post in the Cabinet. This he stoutly refused to do, and he gave as his reasons that his chief source of strength lay in his connection with President Roosevelt, and the known fact that he was the President's choice. There was no vagueness in Mr. Taft's mind as to the relative popularity and "strength" of himself and Mr. Roosevelt with the voters. Mr. Roosevelt derived his political power and prestige directly from the people; Mr. Taft derived his political power and prestige from Mr. Roosevelt. This was so clear to the Republican nominee that he travelled from Virginia to Oyster Bay to show his letter of acceptance to Mr. Roosevelt, and to have the then President give it his *visé* before it was made public. The propriety of this action was sharply criticised at the time, but as it appeared later it did not hurt Mr. Taft at the polls, nor impair his chances of election.

The Roosevelt dominance continued through the campaign leading up to the election in November. Mr. Taft's campaign began slowly and badly and sagged horribly until Mr. Roosevelt injected his personality into it and began to write his series of Monday morning letters to Mr. Bryan. Personally, I doubt whether Mr. Taft ever had as much of the popular confidence as he is now popularly credited with having lost. During the two months preceding election day, in the autumn of 1908, I travelled through Ohio, Indiana, Illinois, Wisconsin, Minnesota, Iowa, Nebraska, and West Virginia, and found such a strong undercurrent of feeling, if not against Mr. Taft, at least of luke-warmness toward him, that it led me to believe Mr. Bryan would poll a larger popular vote than he had ever received before. The sentiment then encountered manifested itself on election day in replacing Republican Governors and Republican Representatives in Congress with Democrats.

As the campaign progressed and as Mr. Taft's interest in his own candidacy grew and the quality of his speeches im-

proved, he made friends for himself. The impression that he made, coupled with Mr. Roosevelt's thoroughgoing backing and recommendation, was sufficient to induce 7,637,676 people to vote for him. But I question whether there is even to-day in the United States what the politicians would call a "Taft vote." I mean such a distinctively personal, coherent, visual, tangible, loyal following as has been demonstrated to exist for Fitzgerald, in Boston, Hearst, in New York City, and Roosevelt and Bryan in the nation. These followings have been carefully nursed into existence and sedulously built up and conserved, and represent years of effort. They are not spontaneous creations. Using the term in this sense I do not believe there is a "Taft vote," as one commonly speaks of the "Hearst vote" or the "Bryan vote."

It was the "Roosevelt vote" that elected Mr. Taft. It was this "vote" that accepted Mr. Taft at Mr. Roosevelt's word. In the vernacular it was demonstrated to the politicians that Mr. Roosevelt could "deliver" his "vote." That is why I question whether Mr. Taft ever had all of the popular confidence which he is now so widely reported to have lost. That complete public confidence is lacking is generally assumed to be true, but how much of it has been "lost"? It is not entirely possible and most probable that a great following of voters who accepted Mr. Taft at Mr. Roosevelt's valuation are now beginning to question whether that valuation was a just one? Why should they question it? One ventures to offer this explanation.

Mr. Roosevelt interested, entertained, provoked the curiosity of, antagonized, aroused and dazzled the people of the United States. Persons who came in contact with him either heartily liked or heartily disliked him. Sometimes they alternately did both several times in the brief space of a week. He had to a surpassing degree qualities that attract attention and provoke comment and discussion. He absolutely could not be disregarded. Now Mr. Taft has none of these qualities. May it not be that the present feeling toward Mr. Taft is comparable with the experience of one who has been living on spices and peppers and highly seasoned foods and, being put upon a wholesome normal diet, after a time cries out: "It is not hot enough. Give me something that bites and scratches as it goes down. That's the sort of thing to which my palate is accustomed."

To these people, grown accustomed to the fury and storm

speed and high pressure of seven years and a half of Mr. Roosevelt's top-note administration, the comparative quiet and calm of Mr. Taft's even way must seem like the day after the Fourth of July. They have been educated to believe that nothing is true or wise or sincere unless accompanied by a blinding flash and a loud noise. Loss of the confidence of the people on this score is based on so impalpable and uncertain a thing as political psychology. The loss of confidence in Mr. Taft, traceable to disappointment over the new tariff law, does not lie in the realm of supposition and conjecture. It is a concrete thing which may be grasped and handled firmly.

When Congress met in extraordinary session last March immediately after the inauguration of President Taft for the single purpose of revising the tariff, the country at large confidently expected that the revision would be "mainly downward." The people had been led to expect this by President Taft's speeches while making his campaign for election. It is not going wide of the mark to say that those expectations have not been fulfilled; that the Aldrich-Payne tariff law as a whole has not met with the approval of the country. The seven Senators who voted against the final passage of the bill are largely if not wholly responsible for this. They provided the only opposition worthy of the name which the bill met from its inception until it was signed by the President. It is not profitable to inquire here whether they were right or wrong, but they did succeed in crystallizing public opinion against the law, and particularly in a section of the country where to-day, from all accounts, Mr. Taft is least in favor.

There is a wide-spread public conviction that Mr. Taft could have obtained more and greater reductions in the tariff rates had he set himself to the task earlier in the tariff session, and there is no ground for doubt that his failure to assist the men who protested against the terms of the bill before it became a law, and his subsequent commendation of the framers of the bill in his Winona speech, have acted forcibly and directly to create doubts of his sympathy with the great body of the people in the minds of many persons who are anxious to think well of him. Almost equally unhappy from the view-point of political popularity and public confidence was his commendation of Senator Aldrich in a speech made at Boston last September on the eve of his Western tour. Whether rightly or wrongly, a great body of intelligent voters in the up-

per Mississippi Valley and the West are fully persuaded that Senator Aldrich typifies and personifies all that is worst, most sinister and most menacing to the public welfare and general good in national public life. When President Taft rather went out of his way to say a few kindly words about Senator Aldrich he did nothing to efface this firmly held impression, and he made himself suspect. Coming on the heels of the tariff bill, of which Senator Aldrich had been the chief maker, it shocked and amazed that great body of the electorate which had been educated to believe that the Senator from Rhode Island represents the sum of political unworthiness. By way of simile and not comparison, it was as if one already faintly suspicioned of heresy had proclaimed his belief that Benedict Arnold had been sadly misjudged by history.

It was known almost a year in advance of the national election held in November, 1908, that if the Republicans were successful an extra session of Congress would be called immediately after the inauguration to revise the tariff schedules. Much was expected of President Taft by the ardent downward revisionists. As long before his election as September 5, 1906, when Mr. Taft was a prospective candidate for the Presidency, he said, in the course of a thoroughly digested speech delivered at Bath, Maine:

“ How soon the feeling in favor of revision shall crystallize into action cannot be foretold, but it is certain to come, and with it those schedules of the tariff which have inequalities and are excessive will be readjusted.”

That, in the haggard phrase, was the “opening gun.” It was Mr. Taft’s first declaration for revision, and by purposely employing the word “excessive” he plainly indicated revision downward. Only a few days elapsed before he again declared himself to the same effect at Columbus in his native State of Ohio.

By February 10, 1908, Mr. Taft was openly engaged in his campaign for the Presidential nomination. On that day he said in a speech at Kansas City, which was given the widest circulation:

“ In the ten years which have elapsed since the enactment of the Dingley tariff, the conditions have so changed as to make a number of the schedules under that tariff too high and some too low. This renders it necessary to re-examine the schedules in order that the tariff shall be placed on a purely protective basis. By that I mean that it should

properly protect against foreign competition, and afford a reasonable profit to all manufacturers, farmers, and business men; but should not be so high as to furnish a temptation to the formation of monopolies to appropriate the undue profit of excessive rates."

Following this, in his letter of acceptance dated July 28, 1908, Mr. Taft declared:

"The tariff in a number of schedules exceeds the difference between the cost of production of such articles abroad and at home, including a reasonable profit to the American producer. The excess over that difference serves no useful purpose, but offers a temptation to those who would monopolize the production, and the sale of such articles in this country to profit by the excessive rates. On the other hand, there are some few other schedules in which the tariff is not sufficiently high to give the measure of protection which they should receive upon Republican principles, and as to those, the tariff should be raised."

Speaking at Cincinnati on September 22nd, last, after he had been nominated, Mr. Taft asserted in plain words that:

"The Dingley tariff has served the country well, but its rates have become generally excessive. They have become excessive because conditions have changed since its passage in 1896. Some of the rates are probably too low, due also to the change of conditions. But, on the whole, the tariff ought to be lowered."

Another of Mr. Taft's utterances on the tariff was this:

"It is my judgment that there are many schedules of the tariff in which the rates are excessive, and there are a few in which the rates are not sufficient to fill the measure of conservative protection. It is my judgment that a revision of the tariff in accordance with the pledge of the platform will be, on the whole, a substantial revision downward, though there probably will be a few exceptions in this regard."

The platform adopted by the Republican convention in Chicago, which nominated Mr. Taft, did not declare specifically for a revision downward. But Mr. Taft interpreted it as promising "revision, mainly downward." His lead was followed by practically all of the Republican stump-speakers in the campaign that followed the convention. This was particularly true in the States comprising the section known as the Middle West. The call to scale the schedules did not come from the Republican party managers, nor from the protected beneficiaries of the Dingley tariff. It came from the ultimate consumer. President Taft had made himself the accredited spokesman and acknowledged champion of that legendary person. The new tariff law was to remove burdens from his shoulders; it was to reduce the cost

of necessities; it was to more equitably distribute the burden of taxation; it was to eliminate unjust taxation; it was, broadly speaking, to make the cost of food, clothing and shelter less to the millions of men in this country who have in the past ten years seen their living expenses mount while their income remained stationary or decreased through no fault of their own. The need, the reason and the source from whence came the demand upon Congress to lower the tariff schedules were all as clearly known as anything can be.

When the tariff bill was on its final passage in the Senate seven Republican Senators affirmed and maintained that the ante-election pledges and promises of President Taft had not been kept; that the bill which was to be sent to the White House for signature did not revise the tariff downward. They offered one concrete illustration and specific instance after another to support their assertions. When President Taft signed the tariff and made it law late in the afternoon of August 5th last, he said:

"The bill is not a perfect tariff bill or a complete compliance with the promises made, strictly interpreted, but a fulfilment free from criticism in respect to a subject-matter involving many schedules and thousands of articles could not be expected. It suffices to say that except with regard to whiskey, liquors, and wines, and in regard to silks and as to some high classes of cottons—all of which may be treated as luxuries and proper subjects of a revenue tariff—there have been very few increases in rates."

Nevertheless:

"I have signed the Payne tariff bill because I believe it to be the result of a sincere effort on the part of the Republican party to make downward revision, and to comply with the promises of the platform as they have been generally understood, and as I interpreted them in the campaign before election."

Just there is the point of difference, and one which in my opinion lies at the bottom of the state of the public mind toward President Taft as is being manifested by a suspended judgment or adverse criticism more or less veiled. When the Republican Senators who voted against the tariff bill went home after the tariff session, they were received in their own States with every manifestation of public approval and popular applause. From other States and from other parts of the country not a disinterested voice was raised against the course they had pursued. The full measure of public approbation meted out to the makers

of the tariff bill was confined to the men who steadfastly opposed it to the end and voted against it. Thus matters stood last September when President Taft began his Western tour. He made his first speech at Boston on the evening of September 14th, at a dinner given by the Chamber of Commerce. These words of his were quickly picked up and spread over the country:

"I am told that Mr. Aldrich will 'swing around the circle' in the present fall, and will lecture in many of the cities of the Middle West on the defects and needs of our monetary system. I cannot too strongly approve of this proposal. Mr. Aldrich, who is the leader of the Senate, and certainly one of the ablest statesmen in financial matters in either House, has been regarded with deep suspicion by many people, especially in the West. If, with his clear-cut ideas and simple but effective style of speaking, he makes apparent to the western people what I believe to be his earnest desire to aid the people and to crown his political career by the preparation and passage of a bill which shall give us a sound and safe monetary and banking system, it would be a long step toward removing the political obstacles to a proper solution of the question."

From Boston Mr. Taft went to Winona, Minnesota. This is the home of Representative James A. Tawney. Mr. Tawney was the only Republican representative from Minnesota in either branch of Congress who did not vote against the tariff bill. Consequently, he was in trouble with his constituents. Winona was obviously chosen by Mr. Taft for his first public review of the new tariff law to help Mr. Tawney regain the good graces of the voters who had sent him to Congress, and who will be asked to re-elect him next November. After asserting that of the 2,024 items in the Dingley law, the rates of duty on 654 had been decreased, the rates on 220 increased, and the duties on 1,150 left unchanged by the new Aldrich-Payne law, Mr. Taft said:

"What I promised was, that there should be many decreases, and that in some few things increases would be found to be necessary; but that on the whole I conceived that the change of conditions would make the revision necessarily downward—and that, I contend, under the showing which I have made, has been the result of the Payne bill. . . . Now it is said that there was not a reduction in a number of the schedules where there should have been. It is said that there was no reduction in the cotton schedule. There was not. . . . Now, I am not going into the question of evidence as to whether the cotton duties were too high and whether the difference between the cost of production abroad and at home, allowing for a reasonable profit to the manufacturer here, is less than the duties which are imposed under the Payne bill. It was a question of evidence which Congress passed upon, after they heard the statements of cotton

manufacturers and such other evidence as they could avail themselves of. I agree that the method of taking evidence and the determination was made in a general way, and that there ought to be other methods of obtaining evidence and reaching a conclusion more satisfactory. . . .

"With respect to the wool schedule, I agree that it is too high and that it ought to have been reduced, and that it probably represents considerably more than the difference between the cost of production abroad and the cost of production here. The difficulty about the woollen schedule is that there were two contending factions early in the history of the Republican tariffs, to wit, wool-growers and the woollen manufacturers, and that finally, many years ago, they settled on a basis by which wool in the grease should have 11 cents per pound, and by which allowance should be made for the shrinkage of the washed wool in the differential upon woollen manufactures. The percentage of duty was very heavy—quite beyond the difference in the cost of production, which was not then regarded as a necessary or proper limitation upon protective duties. When it came to the question of reducing the duty at this hearing in this tariff bill on wool, Mr. Payne, in the House, and Mr. Aldrich, in the Senate, although both favored reductions in the schedule, found that in the Republican party the interests of the wool-growers of the Far West and the interests of the woollen manufacturers in the East and in other States, reflected through their representatives in Congress, was sufficiently strong to defeat any attempt to change the woollen tariff, and that had it been attempted it would have beaten the bill reported from either committee. I am sorry this is so, and I could wish that it had been otherwise."

Now, "what was the duty of a Member of Congress who believed in a downward revision greater than that which had been accomplished, who thought that the wool schedules ought to be reduced, and that, perhaps, there were other respects in which the bill could be improved?" This was Mr. Taft's answer to his own question:

"All I have to say is, in respect to Mr. Tawney's action [voting for the Payne bill] and in respect to my own in signing the bill, that I believed that the interests of the country, the interests of the party required me to sacrifice the accomplishment of certain things in the revision of the tariff which I had hoped for, in order to maintain party solidity, which I believe to be much more important than the reduction of rates in one or two schedules of the tariff. Had Mr. Tawney voted against the bill, and there had been others of the House sufficient in number to have defeated the bill, or if I had vetoed the bill because of the absence of a reduction of rates in the wool schedule, when there was a general downward revision, and a substantial one, though not a complete one, we should have left the party in a condition of demoralization that would have prevented the accomplishment of purposes and a fulfilment of other promises which we had made just as solemnly as

we had entered into that with respect to the tariff. When I could say without hesitation that this is the best tariff bill that the Republican party has ever passed, and, therefore, the best tariff bill that has been passed at all, I do not feel that I could have reconciled any other course to my conscience than that of signing the bill, and I think Mr. Tawney feels the same way."

There is the whole case of the downward revisionists against President Taft. Mr. Taft's ante-election pledges and promises are in harmony and agreement with his comments on the tariff bill which he signed, but he believed that a bill which was "not a perfect tariff bill or a complete compliance with the promises made," and in which the wool schedule "is too high and ought to have been reduced," was, on the whole, "the best tariff bill that the Republican party ever passed, and therefore the best tariff bill that has been passed at all," should have been supported and voted for by Republican representatives in Congress "in order to maintain party solidarity, which, I believe, to be much more important than the reduction of rates in one or two schedules of the tariff." The Republican Senators and Representatives who voted against the tariff bill did not agree with Mr. Taft. It is perfectly obvious to-day that their home constituencies as well as many voters in other States support them in their difference with the President.

I doubt whether this uncertainty, this attitude of questioning now manifested toward the Taft Administration and the uprightness, honesty, purity and courage of its motives and convictions will last. Mr. Taft has the capacity and the desire to write himself down in history among the best of our Presidents. For a man who has spent his working-life in political posts of one sort and another he is singularly and absolutely destitute of any skill or understanding of the "game" of politics. He probably did not realize what hurt it would do his prestige before a large element of his countrymen when he praised Senator Aldrich in his Boston speech. The chief fault that his friends have found with his Administration has been his too great fondness and undue valuation placed upon harmony and compromises that left both sides dissatisfied.

The people of the United States do not know Mr. Taft yet, and he is suffering under that disability. Men in any conspicuous position in public life of this country who remain on the na-

tional stage long enough are estimated shrewdly and accurately and given their proper place and valuation in the scale of public respect and public esteem. Mr. Taft is not the only example of a candidate for the Presidency who was nominated without any overwhelming public sentiment behind him, and without being thoroughly known to the national electorate, but he is, perhaps, the only President who was ever elected under such circumstances. The events of to-day prove that Mr. Taft was not known to his countrymen when they made him President. They are studying him and finding him out.

I have found that the persons who have been most closely associated with Mr. Taft throughout his public career have no doubt as to his ultimately gaining in his own right and his own name the confidence of those voters who put him into his present office. Among these are persons who concede that Mr. Taft's attitude toward the tariff bill while it was in the making, and his attitude toward the Republican "progressives" who sought so zealously and intelligently but ineffectually to have the bill drafted nearer the standard of downward revision to which Mr. Taft was pledged, was a political blunder of the first consequence, of which he is now reaping the effects. They concede, too, that his praise of Senator Aldrich came at an inopportune time, did no good, and was gratuitously unnecessary. Nevertheless, these good people maintain that the people of the United States will forgive honest blunders in their Chief Executive when they are once thoroughly convinced that no suspicion attaches to motives; that there is no taint of chicanery or deceit. It is commonly apprehended by these persons who know the President best that before the end of his present term his disinterestedness, unselfishness and genuine devotion to the common weal will become common knowledge.

EDWARD G. LOWRY.